



PATENT
Customer No. 22,852
Attorney Docket No. 06556.0039

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1 - 200. (Cancelled)

201. (Currently amended) A method for processing payments over a network for a plurality of intermediaries, comprising:

receiving employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier; processing at least one employee debit corresponding to the employee information for each employee; processing a credit corresponding to each employee debit; batching the credits into a plurality of batch files based upon the intermediary identifier, each batch file including intermediary-requested data; and sending each batch file, including the intermediary-requested data, to an intermediary based on the intermediary identifier.

202. (Original) The method of claim 201, further including:

verifying the employee information using verification information received from an intermediary.

203. (Original) The method of claim 202, further including:

processing the employee debit corresponding to the employee information
for each employee, when the employee information is verified.

204. (Original) The method of claim 202, further including:

receiving a credit corresponding to the employee debits, when the
employee information is verified.

205. (Original) The method of claim 201, wherein the sending further includes:

delivering each batch file to each intermediary using a communication
method matching the intermediary identifier.

206. (Original) The method of claim 205, wherein the communication method is
electronic funds transfer.

207. (Original) The method of claim 205, wherein the communication method is
electronic data interchange.

208. (Original) The method of claim 205, wherein the communication method is
paper.

209. (Original) The method of claim 201, wherein the network is the Internet.

210. (Original) The method of claim 201, wherein the network is an intranet.

211. (Original) The method of claim 201, wherein the network is a wireless network.

212. (Original) The method of claim 201, wherein the network is a wired network.

213. (Original) The method of claim 201, wherein the network is a virtual private network.

214. (Original) The method of claim 201, wherein the employee information relates to a child support payment.

215. (Original) The method of claim 201, wherein the debits are processed using debit-based electronic funds transfer.

216. (Original) The method of claim 201, wherein the credits are processed using addendum-based electronic data interchange.

217. (Currently Amended) A system for processing payments over a network for a plurality of intermediaries, comprising:

 a first receiving component configured to receive employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

 a first processing component configured to process at least one employee debit corresponding to the employee information for each employee;

 a second processing component configured to process a credit corresponding to each employee debit;

 a batching component configured to batch the credits into a plurality of batch files based upon the intermediary identifier, each batch file including intermediary-requested data; and

 a sending component configured to send each batch file, including the intermediary-requested data, to an intermediary based on the intermediary identifier.

218. (Original) The system of claim 217, further including:

 a verifying component configured to verify the employee information using verification information received from an intermediary.

219. (Original) The system of claim 218, further including:

 a third processing component configured to process the employee debit
 corresponding to the employee information for each employee,
 when the employee information is verified.

220. (Original) The system of claim 218, further including:

 a second receiving component configured to receive a credit
 corresponding to the employee debits, when the employee
 information is verified.

221. (Original) The system of claim 217, wherein the sending further includes:

 a delivering component configured to deliver each batch file to each
 intermediary using a communication method matching the
 intermediary identifier.

222. (Original) The system of claim 221, wherein the communication method is
electronic funds transfer.

223. (Original) The system of claim 221, wherein the communication method is
electronic data interchange.

224. (Original) The system of claim 221, wherein the communication method is paper.

225. (Original) The system of claim 217, wherein the network is the Internet.

226. (Original) The system of claim 217, wherein the network is an intranet.

227. (Original) The system of claim 217, wherein the network is a wireless network.

228. (Original) The system of claim 217, wherein the network is a wired network.

229. (Original) The system of claim 217, wherein the network is a virtual private network.

230. (Original) The system of claim 217, wherein the employee information relates to a child support payment.

231. (Original) The system of claim 217, wherein the debits are processed using debit-based electronic funds transfer.

232. (Original) The system of claim 217, wherein the credits are processed using addendum-based electronic data interchange.

233. (Currently Amended) A computer readable medium having computer readable code embodied therein for processing payments over a network for a plurality of intermediaries, the computer readable code comprising:

 a receiving module configured to receive employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

 a first processing module configured to process at least one employee debit corresponding to the employee information for each employee;

 a second processing module configured to process a credit corresponding to each employee debit;

 a batching module configured to batch the credits into a plurality of batch files based upon the intermediary identifier, each batch file including intermediary-requested data; and

 a sending module configured to send each batch file, including the intermediary-requested data, to an intermediary based on the intermediary identifier.

234. (Currently Amended) A system for processing payments over a network for a plurality of intermediaries, comprising:

means for receiving employee information from a plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

means for processing at least one employee debit corresponding to the employee information for each employee;

means for processing a credit corresponding to each employee debit;

means for batching the credits into a plurality of batch files based upon the intermediary identifier, each batch file including intermediary-requested data; and

means for sending each batch file, including the intermediary-requested data, to an intermediary based on the intermediary identifier.

235 - 266. (Cancelled)

267. (New) The method of claim 1, further including:

batching the debits from each employer, each batch file representing a debit against the bank account of the employer;

submitting the debit against the bank account of the employer via a financial clearinghouse based on instructions received from the employer;

handling a return received from the financial clearinghouse, the return indicating that the debit was not successful, if the debit is not applied successfully against the bank account of the employer at an employer's bank by the financial clearinghouse; and

receiving a credit for each intermediary corresponding to the debit from the financial clearinghouse, if the debit is applied successfully against the bank account of the employer at the employer's bank.

268. (New) The method of claim 1, further including:

batching the debits from each employer, each batch file representing a debit against the bank account of the employer;

storing the information used to create the batched credits and debits, allowing changes to the information by an authorized person;

recalculating the batch file when changes are made;

resending the debit batch file to the bank of the employer, if necessary;

and

resending the credit batch file to the intermediary, if necessary.